

1 UNITED STATES PATENT AND TRADEMARK OFFICE

2
3
4 BEFORE THE BOARD OF PATENT APPEALS
5 AND INTERFERENCES
6

7
8 *Ex parte* LLOYD A. ADAMS and
9 HANI YAKAN
10

11
12 Appeal 2006-2042
13 Application 09/366,135
14 Technology Center 3600
15

16
17 Decided: November 30, 2007
18
19

20 *Before:* MURRIEL E. CRAWFORD, LINDA E. HORNER and JOSEPH A.
21 FISCHETTI, *Administrative Patent Judges.*

22
23 CRAWFORD, *Administrative Patent Judge.*

24
25
26 DECISION ON APPEAL
27

28 STATEMENT OF CASE

29 Appellants appeal under 35 U.S.C. § 134 (2002) from a Final
30 Rejection of claims 69 to 157. Claims 1 to 68 have been cancelled. We
31 have jurisdiction under 35 U.S.C. § 6(b) (2002). A hearing was held on
32 October 25, 2007.

33 Appellants invented a system and method for automated financial
34 transaction processing (Specification 1).

35 Claim 69 under appeal reads as follows:

3

4

1 69. A system for processing financial transactions, said
2 system comprising:

3

4 a plurality of financial transaction accounting systems;

5

6 a parsing processing server;

7

8 a user terminal permitting an operator to enter a group of
9 transaction data sets into said parsing processing server, each
10 transaction data set comprising an amount and an account
11 number and being associated with a respective one of said
12 financial transaction accounting systems, at least two of said
13 transaction data sets in said group being associated with a
14 different said financial transaction accounting system;

15

16 said parsing processing server receiving said group of
17 transaction data sets, determining if said group was correctly
18 entered and, if so, sending each transaction data set in said
19 bundle to that said financial transaction accounting system with
20 which it is associated.

21

22 The Examiner rejected claims 69 to 157 under 35 U.S.C. § 103 as
23being unpatentable over Campbell in view of Berger.

24 The prior art relied upon by the Examiner in rejecting the claims on
25appeal is:

26 Campbell 4,774,664 Sep. 27, 1988

27 Berger 5,850,446 Dec. 15, 1998

28

29 Appellants contend that there is no motivation to combine the
30teachings of Campbell and Berger because Campbell teaches away from the
31claimed invention.

32 The Examiner states that a person of ordinary skill in the art would
33have been motivated to utilize a parsing processor or breakout processor in

1the Campbell system to improve the efficiency and quality of financial
2accounting data processing (Answer 5).

3

4
5ISSUE

6The issue before us is whether the Appellants have shown that the
7Examiner erred in holding that a person of ordinary skill in the art would
8have a reason for modifying the Campbell system so as to include a plurality
9of account processors and a parsing processing server or a breakout
10processor to determine which of said plurality of account processors
11corresponds to a specific data set.

12

13FINDINGS OF FACT

14Appellants invented a system for processing financial transactions
15which includes a plurality of financial transaction accounting systems
16(Specification 5). A parsing processor or breakout processor is included to
17send transaction data to the financial transaction accounting system with
18which it is associated (Specification 20; 26 to 27).

19Campbell discloses a financial data processing system and method
20(col. 1, ll. 6 to 7). Campbell teaches that individual financial transaction
21accounting systems have been developed to implement individual ones of
22various operations but there has been no system that integrates all of the
23individual operations and functions into a single centralized financial
24accounting system (col. 1, ll. 26 to 32). For example, Campbell discloses
25that the processing and history of loan payments may be implemented in one
26data processing system but that system is not useful with another system by
27which lease processing and accounts are maintained (col. 1, ll. 32 to 36).

11Appeal 2006-2042
12Application 09/366,135
13
14

1The object of the Campbell system is to provide a centralized financial
2accounting processing system which integrates various financial accounting
3systems into one financial transaction accounting system (col. 1, ll. 59 to
465). To achieve this objective, Campbell includes a host computer which
5integrates the various financial transactions accounting systems and is
6coupled to distributed processors such as mini-computers (col. 3, ll. 33 to
737). The host computer serves as a back-up and archive for the financial
8records utilized by the mini-computers (col. 3, ll. 40 to 43).

9 The Examiner relies on the following emphasized disclosure of
10Berger claims 1, 8 and 15 for teaching the use of a parsing processor to sort
11individual transaction data sets:

12 1. A method for communicating between a server and one or more
13payment gateways, comprising the steps of:

14 (a) receiving a message by the server;

15 (b) *parsing* the elements message into one or more data;....

16 8. A system for communicating between a server and one or more
17payment gateways, comprising:

18 (a) means for receiving a message by a server;

19 (b) *means for parsing* the message into one or more data elements;

20 15. A computer program embodied on a computer-readable medium. .

21. (b) a code segment for parsing the message into one or more data
22elements.

23 A person of ordinary skill in the art would have no reason to provide a
24parsing or breakout processor in the Campbell system because all of the

16Appeal 2006-2042
17Application 09/366,135
18
19

1accounting systems in Campbell have been combined into one centralized
2system so that no parsing is necessary.

3 ANALYSIS

4 The Examiner bears the initial burden of presenting a prima facie case
5of obviousness. *In re Oetiker*, 977 F.2d 1443, 1445 (Fed. Cir. 1992).
6“[R]ejections on obviousness grounds cannot be sustained by mere
7conclusory statements; instead, there must be some articulated reasoning
8with some rational underpinning to support the legal conclusion of
9obviousness.” *In re Kahn*, 441 F.3d 977, 988 (Fed. Cir. 2006) (quoted with
10approval in *KSR Int’l Co. v. Teleflex Inc.*, 127 S. Ct. 1727, 1741 (2007)).

11 In the instant case we find that a person of ordinary skill in the art
12would have no reason to include a parsing processor or a breakout processor
13in the Campbell system because the Campbell system is a system in which
14all the individual financial accounting processing systems have been
15integrated into one system. As such, there is no need for parsing. Therefore,
16we will not sustain this rejection.

17 The decision of the Examiner is reversed.

18

19 REVERSED

20

21jlb

22

23Hunton & Williams LLP
24Intellectual Property Department
251900 K Street, N.W.
26Suite 1200
27Washington, DC 20006-1109